

FORM PTO-892 (REV. 2-92)		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		SERIAL NO. <b>08/313,988</b>	GROUP/ART UNIT <b>0411</b>	ATTACHMENT TO PAPER NUMBER <b>3</b>	
NOTICE OF REFERENCES CITED				APPLICANT(S) <b>GORDON T. BROWN</b>			
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*	DOCUMENT NO.	DATE	NAME	CLASS	SUB-CLASS	FILING DATE IF APPROPRIATE	
*A	5220501	6/15/1992	LOWE et al.	364	408	12/8/1989	
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<b>OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)</b>							
R	CHECK Free: A VIABLE BILL-PAYING ALTERNATIVE, BURT ALTMAN PC MAGAZINE: JAN. 16, 1990						
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EXAMINER		DATE					
Raymond A. VERDIN		NOV. 13 1995					
<p style="font-size: small; margin: 0;">* A copy of this reference is not being furnished with this office action. (See Manual of Patent Examining Procedure, section 707.05 (a).)</p>							